Document Page 1 of 54
Account Solutions Group, LLC
205 Bryant Woods South
Amherst, NY 14228

Accounts Receivable Management, Inc. P. O. Box 129
Thorofare, NJ 08086-0129

Alliance One 1160 Centre Pointe Dr., Ste. #1 Mendota Hts., MN 55120

Alliance One 4850 Street Rd., Ste. 300 Trevose, PA 19053

American Coradius Int'l, LLC 2420 Sweet Home Rd., Ste. 150 Amherst, NY 14228-2244

Annie's Attic Series P O. Box 8000 Big Sandy, TX 75755-8000

Apex Financial Management, LLC P. O. Box 2189 Northbrook, IL 60065-2189

Arrow Financial Services 21031 Network Place Chicago, IL 60678-1031

Arrow Financial Services 5996 Touhy Ave. Niles, IL 60714

Document Page 2 of 54
Associated Recovery Systems
P. O. Box 469046
Escondido, CA 92046-9046

Blatt Hasenmiller, Leibsker & Moore LLC 125 S. Wacker Dr., Ste. 400 Chicago, IL 60606-4440

Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Dr., Ste. 400 Chicago, IL 60606-4440

Blitt & Gaines, P. C. 661 W. Glenn Ave. Wheeling, IL 60090

Capital Management Services, LP 726 Exchange St., Ste. 700 Buffalo, NY 14210

Capital One P. O. Box 85520 Richmond, VA 23285

Corporate Receivables, Inc. P. O. Box 32995 Phoenix, AZ 85064-2995

Encore Receivable Mgmt., Inc. 400 N. Rogers Rd. Olathe, KS 66063-3330

Fidelis Recovery Solutions, Inc. 1395 South Maretta Pkwy. Bldg. 550, Ste. 200 Marietta, GA 30067-4440

Document Page 3 of 54 FMA Alliance, Ltd. 11811 North Freeway, Ste. 900 Houston, TX 77060

Freedman Anselmo Lindberg, et al 1807 W. Diehl Rd., Ste. 333 Naperville, IL 60566-7228

GE Money Bank
P. O. Box 981064
El Paso, TX 79998-1064

GE Money Bank
P. O. Box 981473
El Paso, TX 79998-1473

Harvard Collection Services, Inc. 4839 N. Elston Ave. Chicago, IL 60630-2534

Healthport 120 Bluegrass Valley Pkwy. Alpharetta, GA 30005

House of White Birches P. O. Box 9001 Big Sandy, TX 75755-9001

Illinois Bone & Joint Institute 5057 Paysphere Circle Chicago, IL 60674

Illinois Department of Human Services Cash Management Unit P. O. Box 19407 Springfield, IL 62794-9407

# Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 4 of 54 James A. West, P. C.

James A. West, P. C. 11111 Harwin Drive Houston, TX 77072-1612

Law Offices of Mitchell N. Kay, P.C. P. O. Box 2374 Chicago, IL 60690-2374

Midland Funding, LLC P. O. Box 603 Oaks, PA 19456

National Asset Recovery, Inc. 2880 Dresden Drive, Ste. 200 Atlanta, GA 30341-3920

NCO Financial Systems, Inc. P. O. Box 8969, Dept. 61 Westbury, NY 11590-8969

Needlecraft P. O. Box 9000 Big Sandy, TX 75755

Nelson, Watson & Assoc., LLC 80 Merrimack St. Lower Level Haverhill, MA 01830

North Shore Allergy & Asthema 2504 Washington St., Ste. 300 Waukegan, IL 60085-4960

North Shore Gas P. O. Box A3991 Chicago, IL 60690-3991

# Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 5 of 54 Northland Group

Northland Group P. O. Box 390846 Edina, MN 55439

Northland Group, Inc. P. O. Box 390846 Edina, MN 55439

Omni Credit Services of Florida, Inc. 333 Bishops Way, Ste. 100 Brookfield, WI 53005-6209

Phillips & Cohen Associates, Inc. 258 Chapman Rd., Ste. 205 Newark, DE 19702

Puzzlemania P. O. Box 10551 Des Moines IA 50340

Sam's Club P. O. Box 530942 Atlanta, GA 30353-0942

Senex Services Corp. 1574 Momentum Place Chicago, IL 60689-5315

Unique National Collections 119 E. Maple St. Jeffersonville, IN 47130

United Recovery Systems, Inc. P. O. Box 722929 Houston, TX 77272-2929

Document Page 6 of 54
University of Illinois Med. Ctr.
P. O. Box 12199
Chicago, IL 60612-0199

Waukegan Public Library 128 N. County St. Waukegan, IL 60085

Weltman, Weinberg & Reis Co. 175 South 3rd St., Ste. 900 Columbus, OH 43215 Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 7 of 54

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:		Bankruptcy Case Number:
Leticia	Juarez-Garcia	
	VERIFICATION	ON OF CREDITOR MATRIX
		Number of Creditors:
The abo		the list of creditors is true and correct to the best of my (our)
Dated:	9/14/2009	s/ Leticia Juarez-Garcia Leticia Juarez-Garcia
		Debtor

B 1 (Official F@ 10/9883925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main United States Bankruptum Centre Page 8 of 54 **Voluntary Petition** Northern District of Illinois **Eastern Division** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Juarez-Garcia, Leticia, All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Leticia Lopez Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more more than one, state all): 5028 than one, state all): Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 710 N. County Street Apt. #2 Waukegan, IL ZIP CODE ZIP CODE 60085 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Lake Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 ☐ Chapter 15 Petition for V Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 □ Railroad  $\Box$ Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities, Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) Nature of Debts Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors **√** 200-50-100-1,000-5,001-10,001-25,001-50,001-Over 49 199 10.000 100,000 100,000 99 5.000 25,000 50,000 Estimated Assets  $\checkmark$ \$50,001 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities V \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$0 to \$50,001 to \$100,001 to \$500,000,001 More than \$1 to \$100 \$50,000 \$100,000 \$1 to \$10 to \$50 to \$500 \$500,000 billion to \$1 billion million million million million million

B 1 (Official F@ppg@@@9883925 Doc 1 Filed 09/14/09		Desc Mark B1, Page 2						
Voluntary Petition Document	Nanage Stofs 54							
(This page must be completed and filed in every case)	Leticia Juarez-Garcia							
All Prior Bankruptcy Cases Filed Within La	$st\ 8\ Years\ (If\ more\ than\ two,\ attach\ additional\ sheet.)$	_						
Location Where Filed: NONE  Case Number: Date Filed:								
Location Where Filed:	Case Number:	Date Filed:						
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)						
Name of Debtor:  NONE  Case Number:  Date Filed:								
District:	Relationship:	Judge:						
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor is a whose debts are primarily con I, the attorney for the petitioner named in the foregoi have informed the petitioner that [he or she] may pro 12, or 13 of title 11, United States Code, and have e available under each such chapter. I further certify th debtor the notice required by 11 U.S.C. § 342(b).	sumer debts) ng petition, declare that I ceed under chapter 7, 11, xplained the relief						
Exhibit A is attached and made a part of this petition.	X s/Laura J. Maitland	9/14/2009						
	Signature of Attorney for Debtor(s)  Laura J. Maitland	Date <b>6280521</b>						
Ext	hibit C							
Does the debtor own or have possession of any property that poses or is alleged to pose a  Yes, and Exhibit C is attached and made a part of this petition.  No	threat of imminent and identifiable harm to public heal	th or safety?						
Exh	nibit D							
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)							
☑ Exhibit D completed and signed by the debtor is attached and made a part of the	his petition.							
If this is a joint petition:								
Exhibit D also completed and signed by the joint debtor is attached and made a	a part of this petition.  ding the Debtor - Venue							
(Check any	applicable box)							
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or		nys immediately						
There is a bankruptcy case concerning debtor's affiliate. general pa	urtner, or partnership pending in this District.							
Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard to	is a defendant in an action or proceeding [in a federal of							
	des as a Tenant of Residential Property oplicable boxes.)							
Landlord has a judgment against the debtor for possession of debtor	r's residence. (If box checked, complete the following).							
	(Name of landlord that obtained judgment)							
	(Address of landlord)							
Debtor claims that under applicable nonbankruptcy law, there are a entire monetary default that gave rise to the judgment for possession		ed to cure the						
Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	after the						
Debtor certifies that he/she has served the Landlord with this certifies	fication. (11 U.S.C. § 362(I)).							

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B 1 (Official F@ அத் ( <b>0'9</b> \$ 83925 Doc 1 Filed 09/14/09	Entered 09/14/09 10:32:05 Desc Mark B1, Page 3			
Voluntary Petition Document	Rage 10.0(s):54			
(This page must be completed and filed in every case)	Leticia Juarez-Garcia			
Sign	atures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.			
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	(Check only <b>one</b> box.)			
chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I request relief in accordance with chapter 15 of Title 11, United States Code.  Certified Copies of the documents required by § 1515 of title 11 are attached.			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X s/ Leticia Juarez-Garcia Signature of Debtor Leticia Juarez-Garcia	X Not Applicable (Signature of Foreign Representative)			
X Not Applicable				
Signature of Joint Debtor	(Printed Name of Foreign Representative)			
Telephone Number (If not represented by attorney)				
9/14/2009 Date	Date			
Signature of Attorney	Signature of Non-Attorney Petition Preparer			
X s/Laura J. Maitland Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the			
Laura J. Maitland Bar No. 6280521	debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been			
Printed Name of Attorney for Debtor(s) / Bar No.	promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor,			
Rawles & Maitland Firm Name	as required in that section. Official Form 19 is attached.			
325 Washington Street Suite 301	Not Applicable			
Address				
Waukegan, IL 60085-5526	Printed Name and title, if any, of Bankruptcy Petition Preparer			
(847) 360-8040 (847) 557-9014	Social-Security number (If the bankruptcy petition preparer is not an individual, state			
Telephone Number  9/14/2009	the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address			
Signature of Debtor (Corporation/Partnership)	X Not Applicable			
I declare under penalty of perjury that the information provided in this petition is true				
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.			
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Names and Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an			
X Not Applicable	individual.			
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official form for each person.			
Printed Name of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or			
Title of Authorized Individual	both. 11 U.S.C. § 110; 18 U.S.C. § 156.			
Date				

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 11 of 54 B 1D (Official Form 1, Exhibit D) (12/08)

#### **UNITED STATES BANKRUPTCY COURT**

## Northern District of Illinois Eastern Division

In re	Leticia Juarez-Garcia	Case No.	
	Debtor	<del>-</del>	(if known)

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunitie for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunitie for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
<ul> <li>4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]</li> <li>Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);</li> </ul>

		25 Doc 1 1, Exh. D) (12/	Filed 09/14/09 Document 08) – Cont.	Entered 09/14/09 10:32 Page 12 of 54	:05 Desc Main	
	unable, after through the	reasonable eff		09(h)(4) as physically impaired to credit counseling briefing in personal		
		Active military	duty in a military cor	mbat zone.		
require	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.					
	I certify und	ler penalty of p	perjury that the info	rmation provided above is true a	and correct.	
Signati	ure of Debtor:	s/ Leticia Jua Leticia Juare				
Date:	9/14/2009					

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 13 of 54

B6A (Official Form 6A) (12/07)

In re:	Leticia Juarez-Garcia	Case No.		
	Debtor	_,	(If known)	

#### **SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	>	0.00	

(Report also on Summary of Schedules.)

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 14 of 54

**B6B (Official Form 6B) (12/07)** 

In re	Leticia Juarez-Garcia	Case No.	
	Debtor	,	(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

	1	T	1	
TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash in possession of debtor as from time to time determined		10.00
<ol> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		Joint checking/savings account with daughter under TCF Bank account #987538XXXX		20.00
<ol><li>Security deposits with public utilities, telephone companies, landlords, and others.</li></ol>	Х			
<ol> <li>Household goods and furnishings, including audio, video, and computer equipment.</li> </ol>		Miscellaneous used household goods and furnishings located at debtor's residence		50.00
<ol> <li>Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	х			
6. Wearing apparel.		Misc. used wearing apparel located at debtor's residence		25.00
7. Furs and jewelry.	Х			
8. Firearms and sports, photographic, and other hobby equipment.	X			
<ol> <li>Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	Х			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
<ol> <li>Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.</li> </ol>	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and	Х			

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 15 of 54

B6B (Official Form 6B) (12/07) -- Cont.

n re	Leticia Juarez-Garcia	Case No.	
	Debtor	.,	(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	Х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			
	_	1 continuation sheets attached Tota	al >	\$ 105.00

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 16 of 54

**B6C (Official Form 6C) (12/07)** 

In re	Leticia Juarez-Garcia	Case No.	
	Debtor	(If known)	

#### **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash in possession of debtor as from time to time determined	735 ILCS 5/12-1001(b)	10.00	10.00
Joint checking/savings account with daughter under TCF Bank account #987538XXXX	735 ILCS 5/12-1001(b)	20.00	20.00
Misc. used wearing apparel located at debtor's residence	735 ILCS 5/12-1001(b)	25.00	25.00
Miscellaneous used household goods and furnishings located at debtor's residence	735 ILCS 5/12-1001(b)	50.00	50.00

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 17 of 54

B6D (Official Form 6D) (12/07)

In re	Leticia Juarez-Garcia		,	Case No.			
		Debtor	·		(If known)		

#### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			VALUE					

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

(Report also on Summary of (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Entered 09/14/09 10:32:05 Desc Main Doc 1 Filed 09/14/09 Case 09-33925

Document

Page 18 of 54

B6E (Official Form 6E) (12/07)

Leticia Juarez-Garcia In re Case No. (If known) Debtor

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or sonsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
app	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or ther substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

adjustment.

1 continuation sheets attached

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 19 of 54

B6E (Official Form 6E) (12/07) - Cont.

In re	Leticia Juarez-Garcia		Case No.	
		Debtor		(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 6191XXXX  Illinois Department of Human Services Cash Management Unit P. O. Box 19407  Springfield, IL 62794-9407  Harvard Collection Services, Inc. 4839 N. Elston Ave. Chicago, IL 60630-2534			01/31/2009 Benefit overpayment				1,227.00	1,227.00	\$0.00

Sheet no.  $\underline{1}$  of  $\underline{1}$  continuation sheets attached to Schedule of Creditors Holding Priority Claims

Total > se only on last page of the completed

Subtotals >

(Totals of this page)

(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 1,227.00	\$ 1,227.00	\$ 0.00
\$ 1,227.00		
	\$ 1,227.00	\$ 0.00

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 20 of 54

B6F (Official Form 6F) (12/07)

In re	Leticia Juarez-Garcia		Case No.	
		Dobtos	(If	known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 435237336390XXXX  Account Solutions Group, LLC 205 Bryant Woods South Amherst, NY 14228			04/10/2008  Consumer credit issued by Target National Bank as original creditor for the purchase of goods and/or services				2,006.98
Associated Recovery Systems P. O. Box 469046 Escondido, CA 92046-9046							
Accounts Receivable Management, Inc. P. O. Box 129 Thorofare, NJ 08086-0129							
Midland Funding, LLC P. O. Box 603 Oaks, PA 19456							
ACCOUNT NO. DFA928			01/04/2007				424.29
Alliance One 1160 Centre Pointe Dr., Ste. #1 Mendota Hts., MN 55120			Consumer credit issued by GE Money Bank as original creditor for the purchase of goods and/or services				
ACCOUNT NO. DBP494			02/01/2007				2,107.04
Alliance One 1160 Centre Pointe Dr., Ste. #1 Mendota Hts., MN 55120	ı		Consumer credit issued by GE Money Bank as original creditor for the purchase of goods and/or services				·

8 Continuation sheets attached

Subtotal > \$ 4,538.31

Total > \$

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 21 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Leticia Juarez-Garcia		Case No.	
		Debtor		(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Annie's Attic Series P.O. Box 8000 Big Sandy, TX 75755-8000  ACCOUNTINO. 1826XXXX  APAR Financial Management, LLC P.O. Box 2189 Northbrook, IL 60065-2189  Encore Receivable Mgmt., Inc. 400 N. Rogers Rd. Olathe, KS 66063-3330  American Coradius Int'l, LLC 2420 Sweet Home Rd., Ste. 150 Amherst, NY 14228-2244  ACCOUNTINO. 548897502651XXXX  Arrow Financial Services S996 Touhy Ave. Niles, IL 60714  ACCOUNTINO. 601918036772XXXX  O2/11/2008  Consumer credit issued by CACH LLC as original creditor for the purchase of goods and/or services  Consumer credit issued by GE Money Bank as original creditor for the purchase of goods and/or services  Freedman Anselmo Lindberg, et al				(Continuation Sheet)				
Annie's Attic Series P O. Box 8000 Big Sandy, TX 75755-8000  ACCOUNT NO. 1826XXXX  Apex Financial Management, LLC P. O. Box 2189 Northbrook, IL 60065-2189  Encore Receivable Mgmt., Inc. 400 N. Rogers Rd. Olathe, KS 66063-3330 American Coradius Int'l, LLC 2420 Sweet Home Rd., Ste. 150 Amherst, NY 14228-2244 ACCOUNT NO. 548897502651XXXX  ACCOUNT NO. 601918036772XXXX  O2/11/2009 Consumer credit issued by CACH LLC as original creditor for the purchase of goods and/or services  Consumer credit issued by GE Money Bank as original creditor for the purchase of goods and/or services  Freedman Anselmo Lindberg, et al	MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	
P O. Box 8000 Big Sandy, TX 75755-8000    Cooling Time   Security   Security	ACCOUNT NO. 95020508XXXX			09/08/2006				125.84
Apex Financial Management, LLC P. O. Box 2189 Northbrook, IL 60065-2189  Encore Receivable Mgmt., Inc. 400 N. Rogers Rd. Olathe, KS 66063-3330  American Coradius Int'I, LLC 2420 Sweet Home Rd., Ste. 150 Amherst, NY 14228-2244  ACCOUNT NO. 548897502651XXXX  O4/17/2009  Consumer credit issued by CACH LLC as original creditor for the purchase of goods and/or services  ACCOUNT NO. 601918036772XXXX  O2/11/2008  Account No. 601918036772XXXX  O2/11/2008  Consumer credit issued by GE Money Bank as original creditor for the purchase of goods and/or services  Consumer credit issued by GE Money Bank as original creditor for the purchase of goods and/or services	P O. Box 8000							
P. O. Box 2189 Northbrook, IL 60065-2189  Encore Receivable Mgmt., Inc. 400 N. Rogers Rd. Olathe, KS 66063-3330  American Coradius Int'l, LLC 2420 Sweet Home Rd., Ste. 150 Amherst, NY 14228-2244  ACCOUNT NO. 548897502651XXXX  O4/17/2009  Consumer credit issued by CACH LLC as original creditor for the purchase of goods and/or services  ACCOUNT NO. 601918036772XXXX  O2/11/2008  Arrow Financial Services 21031 Network Place Chicago, IL 60678-1031  Freedman Anselmo Lindberg, et al	ACCOUNT NO. 1826XXXX			03/19/2007				1,018.26
ACCOUNT NO. 601918036772XXXX  ACCOUN	P. O. Box 2189 Northbrook, IL 60065-2189 Encore Receivable Mgmt., Inc. 400 N. Rogers Rd.			Medical services rendered by Providian				
Arrow Financial Services  5996 Touhy Ave. Niles, IL 60714  Consumer credit issued by CACH LLC as original creditor for the purchase of goods and/or services  02/11/2008  Arrow Financial Services  Consumer credit issued by CACH LLC as original creditor for the purchase of goods and/or services  2,763.19  Consumer credit issued by GE Money Bank as original creditor for the purchase of goods and/or services  Freedman Anselmo Lindberg, et al	American Coradius Int'l, LLC 2420 Sweet Home Rd., Ste. 150							
ACCOUNT NO. 601918036772XXXX  Arrow Financial Services  Chicago, IL 60678-1031  ACCOUNT NO. 601918036772XXXX  O2/11/2008  Consumer credit issued by GE Money Bank as original creditor for the purchase of goods and/or services  Freedman Anselmo Lindberg, et al	ACCOUNT NO. 548897502651XXXX			04/17/2009				1,200.00
Arrow Financial Services 21031 Network Place Chicago, IL 60678-1031  Consumer credit issued by GE Money Bank as original creditor for the purchase of goods and/or services  Freedman Anselmo Lindberg, et al	5996 Touhy Ave.			as original creditor for the purchase of				
21031 Network Place Chicago, IL 60678-1031  Bank as original creditor for the purchase of goods and/or services  Freedman Anselmo Lindberg, et al	ACCOUNT NO. 601918036772XXXX			02/11/2008				2,763.19
	21031 Network Place			Bank as original creditor for the				
Naperville, IL 60566-7228	1807 W. Diehl Rd., Ste. 333							

Sheet no.  $\underline{1}$  of  $\underline{8}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 5,107.29

Total > Schedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 22 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Leticia Juarez-Garcia		Case No.	
		Debtor	(If known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 517805222706XXXX			07/20/2009				2,640.26
Associated Recovery Systems P. O. Box 469046 Escondido, CA 92046-9046			Consumer credit issued by Capital One Bank as original creditor/assignor for the purchase of goods and/or services				
Blatt Hasenmiller, Leibsker & Moore LLC 125 S. Wacker Dr., Ste. 400 Chicago, IL 60606-4440							
Capital One P. O. Box 85520 Richmond, VA 23285							
ACCOUNT NO. 36416XXXX			06/27/2009				1,129.38
Capital Management Services, LP 726 Exchange St., Ste. 700 Buffalo, NY 14210			Consumer credit issued by HSBC Card Services, Inc./Arrow Financial for the purchase of goods and/or services				
ACCOUNT NO. 6019181021564XXXX			05/25/2007				459.56
Corporate Receivables, Inc. P. O. Box 32995 Phoenix, AZ 85064-2995			Consumer credit issued by Arrow Financial Services, LLC as original creditor/assignee for the purchase of goods and/or services				
ACCOUNT NO. 36431653XXXX			09/26/2008				588.67
FMA Alliance, Ltd. 11811 North Freeway, Ste. 900 Houston, TX 77060			Consumer credit issued by Arrow Financial Services as original creditor/assignee for the purchase of goods and/or services				

Sheet no.  $\underline{2}$  of  $\underline{8}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 4,817.87

Total > \$ chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Case 09-33925 Page 23 of 54 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Leticia Juarez-Garcia		Case No.	
		Dobtos	(If known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXX9130			03/17/2006				130.00
GE Money Bank P. O. Box 981473 El Paso, TX 79998-1473			Consumer credit for the purchase of goods and/or services				
Alliance One 1160 Centre Pointe Dr., Ste. #1 Mendota Hts., MN 55120							
ACCOUNT NO. XXXXXXX5104			02/01/2009				287.00
GE Money Bank P. O. Box 981064 El Paso, TX 79998-1064  Alliance One 4850 Street Rd., Ste. 300			Consumer credit for the purchase of goods and/or services				
Trevose, PA 19053  ACCOUNT NO. 0054727457			05/11/2009				18.59
Healthport 120 Bluegrass Valley Pkwy. Alpharetta, GA 30005			Medical services rendered at Vista Medical Center				
ACCOUNT NO. <b>64101900XXXX</b>			07/06/2007				32.91
House of White Birches P. O. Box 9001 Big Sandy, TX 75755-9001			Consumer credit for the purchase of goods and/or services				

Sheet no.  $\,\underline{3}\,$  of  $\underline{8}\,$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

468.50 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 24 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Leticia Juarez-Garcia	Case No.	
	Debtor	(If known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. P394701XXXX			10/16/2008				22.53
Illinois Bone & Joint Institute 5057 Paysphere Circle Chicago, IL 60674			Medical services				
ACCOUNT NO. XXXXXXX1974-A			04/20/2009				941.83
Law Offices of Mitchell N. Kay, P.C. P. O. Box 2374 Chicago, IL 60690-2374			Consumer credit issued by Capital One Bank, N.A. as original creditor for the purchase of goods and/or services				
ACCOUNT NO. 1404219107010XXXX			02/13/2007				788.42
National Asset Recovery, Inc. 2880 Dresden Drive, Ste. 200 Atlanta, GA 30341-3920			Consumer credit issued by Arrow Financial Services, LLC as original creditor and/or assignee for the purchase of consumer goods and/or services				
ACCOUNT NO. 35081500XXXX			07/20/2007				30.19
Needlecraft P. O. Box 9000 Big Sandy, TX 75755			Consumer credit for the purchase of goods and/or services				
ACCOUNT NO. 837XXXX			12/02/2008				204.15
North Shore Allergy & Asthema 2504 Washington St., Ste. 300 Waukegan, IL 60085-4960			Medical services				

Sheet no.  $\underline{4}$  of  $\underline{8}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 1,987.12

Total > Chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Page 25 of 54 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Leticia Juarez-Garcia		Case No	
	D.	h.t.a.u.	,	(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 150004805XXXX			06/12/2009				794.21
North Shore Gas P. O. Box A3991 Chicago, IL 60690-3991			Utility services				
ACCOUNT NO. 517805222706XXXX			11/05/2008				2,381.99
Northland Group P. O. Box 390846 Edina, MN 55439  James A. West, P. C.			Consumer credit issued by Capital One Bank, N.A. as original creditor for the purchase of goods and/or services				
11111 Harwin Drive Houston, TX 77072-1612			_				
ACCOUNT NO. 412174166089XXXX			09/19/2008				4,661.67
Northland Group, Inc. P. O. Box 390846 Edina, MN 55439			Consumer credit issued by Capital One Bank, N. A. as original creditor for the purchase of goods and/or services				
NCO Financial Systems, Inc. P. O. Box 8969, Dept. 61 Westbury, NY 11590-8969							
ACCOUNT NO. 486236255023XXXX			04/14/2009				658.94
Northland Group, Inc. P. O. Box 390846 Edina, MN 55439			Consumer credit issued by Capital One Bank, N.A. as original creditor for the purchase of goods and/or services				

Sheet no.  $\,\underline{5}\,$  of  $\underline{8}\,$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > 8,496.81

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 26 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Leticia Juarez-Garcia		Case No.	
		Debtor		(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 517805213804XXXX			06/10/2008				1,567.14
Northland Group, Inc. P. O. Box 390846 Edina, MN 55439			Consumer credit issued by Capital One Bank, N.A. as original creditor for the purchase of goods and/or services				
United Recovery Systems, Inc. P. O. Box 722929 Houston, TX 77272-2929							
Blatt, Hasenmiller, Leibsker & Moore 125 S. Wacker Dr., Ste. 400 Chicago, IL 60606-4440							
Blitt & Gaines, P. C. 661 W. Glenn Ave. Wheeling, IL 60090							
Phillips & Cohen Associates, Inc. 258 Chapman Rd., Ste. 205 Newark, DE 19702							
Nelson, Watson & Assoc., LLC 80 Merrimack St. Lower Level Haverhill, MA 01830							
ACCOUNT NO. 2704XXXX			07/15/2009				3,484.82
Omni Credit Services of Florida, Inc. 333 Bishops Way, Ste. 100 Brookfield, WI 53005-6209			Consumer credit for the purchase of goods and/or services				

Sheet no.  $\underline{6}$  of  $\underline{8}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 5,051.96

Total > Chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 27 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Leticia Juarez-Garcia		Case No.
		Dobtor	(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 285415XXXX			02/17/2007				23.62
Puzzlemania P. O. Box 10551 Des Moines IA 50340			Consumer credit for the purchase of goods and/or services				
ACCOUNT NO. 771425069835XXXX  Sam's Club P. O. Box 530942 Atlanta, GA 30353-0942			06/21/2009  Consumer credit for the purchase of goods and/or services				287.90
ACCOUNT NO. DE001125XXXX			04/25/2007				912.00
Senex Services Corp. 1574 Momentum Place Chicago, IL 60689-5315			Medical services rendered by St. Therese Medical Center				
ACCOUNT NO. P11135XXXX			11/17/2008				146.00
Unique National Collections 119 E. Maple St. Jeffersonville, IN 47130			Fees and related charges				
Waukegan Public Library 128 N. County St. Waukegan, IL 60085							

Sheet no.  $\underline{7}$  of  $\underline{8}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 1,369.52

Total > \$ chedule F.)

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 28 of 54

B6F (Official Form 6F) (12/07) - Cont.

In re	Leticia Juarez-Garcia	Case No.	
	Debtor	(If known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 07251XXXX			03/01/2007				14.21
University of Illinois Med. Ctr. P. O. Box 12199 Chicago, IL 60612-0199			Medical services				
ACCOUNT NO. 403115220050XXXX			10/07/2007				5,098.29
Weltman, Weinberg & Reis Co. 175 South 3rd St., Ste. 900 Columbus, OH 43215			Medical services rendered by Providian/HILCO as original provider				
Fidelis Recovery Solutions, Inc. 1395 South Maretta Pkwy. Bldg. 550, Ste. 200 Marietta, GA 30067-4440							

Sheet no.  $\underline{8}$  of  $\underline{8}$  continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 5,112.50

Total > \$ 36,949.88

Laura J. Maitland 6280521 Rawles & Maitland 325 Washington Street Suite 301 Waukegan, IL 60085-5526

(847) 360-8040 Attorney for the Petitioner(s)

#### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois
Eastern Division

In Re:

Debtor: Leticia Juarez-Garcia Social Security Number: 5028

Case No:

Chapter 7

**Numbered Listing of Creditors** 

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	Account Solutions Group, LLC 205 Bryant Woods South Amherst, NY 14228	Unsecured Claims	\$ 2,006.98
2.	Alliance One 1160 Centre Pointe Dr., Ste. #1 Mendota Hts., MN 55120	Unsecured Claims	\$ 424.29
3.	Alliance One 1160 Centre Pointe Dr., Ste. #1 Mendota Hts., MN 55120	Unsecured Claims	\$ 2,107.04
4.	Annie's Attic Series P O. Box 8000 Big Sandy, TX 75755-8000	Unsecured Claims	\$ 125.84
5.	Apex Financial Management, LLC P. O. Box 2189 Northbrook, IL 60065-2189	Unsecured Claims	\$ 1,018.26

# Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 30 of 54

In re:	Leticia Juarez-Garcia	Case No	
6.	Arrow Financial Services 21031 Network Place Chicago, IL 60678-1031	Unsecured Claims	\$ 2,763.19
7.	Arrow Financial Services 5996 Touhy Ave. Niles, IL 60714	Unsecured Claims	\$ 1,200.00
8.	Associated Recovery Systems P. O. Box 469046 Escondido, CA 92046-9046	Unsecured Claims	\$ 2,640.26
9.	Capital Management Services, LP 726 Exchange St., Ste. 700 Buffalo, NY 14210	Unsecured Claims	\$ 1,129.38
10.	Corporate Receivables, Inc. P. O. Box 32995 Phoenix, AZ 85064-2995	Unsecured Claims	\$ 459.56
11.	FMA Alliance, Ltd. 11811 North Freeway, Ste. 900 Houston, TX 77060	Unsecured Claims	\$ 588.67
12.	GE Money Bank P. O. Box 981473 El Paso, TX 79998-1473	Unsecured Claims	\$ 130.00
13.	GE Money Bank P. O. Box 981064 El Paso, TX 79998-1064	Unsecured Claims	\$ 287.00
14.	Healthport 120 Bluegrass Valley Pkwy. Alpharetta, GA 30005	Unsecured Claims	\$ 18.59

# Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 31 of 54

In re:	Leticia Juarez-Garcia		Case No
15.	House of White Birches P. O. Box 9001 Big Sandy, TX 75755-9001	Unsecured Claims	\$ 32.91
16.	Illinois Bone & Joint Institute 5057 Paysphere Circle Chicago, IL 60674	Unsecured Claims	\$ 22.53
17.	Illinois Department of Human Services Cash Management Unit P. O. Box 19407 Springfield, IL 62794-9407	Priority Claims	\$ 1,227.00
18.	Law Offices of Mitchell N. Kay, P.C. P. O. Box 2374 Chicago, IL 60690-2374	Unsecured Claims	\$ 941.83
19.	National Asset Recovery, Inc. 2880 Dresden Drive, Ste. 200 Atlanta, GA 30341-3920	Unsecured Claims	\$ 788.42
20.	Needlecraft P. O. Box 9000 Big Sandy, TX 75755	Unsecured Claims	\$ 30.19
21.	North Shore Allergy & Asthema 2504 Washington St., Ste. 300 Waukegan, IL 60085-4960	Unsecured Claims	\$ 204.15
22.	North Shore Gas P. O. Box A3991 Chicago, IL 60690-3991	Unsecured Claims	\$ 794.21
23.	Northland Group P. O. Box 390846 Edina, MN 55439	Unsecured Claims	\$ 2,381.99

# Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 32 of 54

In re:	Leticia Juarez-Garcia	Case	No
24.	Northland Group, Inc. P. O. Box 390846 Edina, MN 55439	Unsecured Claims	\$ 4,661.67
25.	Northland Group, Inc. P. O. Box 390846 Edina, MN 55439	Unsecured Claims	\$ 658.94
26.	Northland Group, Inc. P. O. Box 390846 Edina, MN 55439	Unsecured Claims	\$ 1,567.14
27.	Omni Credit Services of Florida, Inc. 333 Bishops Way, Ste. 100 Brookfield, WI 53005-6209	Unsecured Claims	\$ 3,484.82
28.	Puzzlemania P. O. Box 10551 Des Moines IA 50340	Unsecured Claims	\$ 23.62
29.	Sam's Club P. O. Box 530942 Atlanta, GA 30353-0942	Unsecured Claims	\$ 287.90
30.	Senex Services Corp. 1574 Momentum Place Chicago, IL 60689-5315	Unsecured Claims	\$ 912.00
31.	Unique National Collections 119 E. Maple St. Jeffersonville, IN 47130	Unsecured Claims	\$ 146.00
32.	University of Illinois Med. Ctr. P. O. Box 12199 Chicago, IL 60612-0199	Unsecured Claims	\$ 14.21

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 33 of 54

In re: Leticia Juarez-Garcia Case No. \_\_\_\_\_

33. Weltman, Weinberg & Reis Co. 175 South 3rd St., Ste. 900 Columbus, OH 43215

**Unsecured Claims** 

\$ 5,098.29

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 34 of 54

In re:	Leticia Juarez-Garcia	Case No
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(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

#### **DECLARATION**

I, Leticia Juarez-Garcia, named as debtor in this case, declare under penalty of perjury that I have have read the foregoing Numbered Listing of Creditors, consisting of 5 sheets (not including this declaration), and that it is true to the best of my information and belief.

Signature: s/ Leticia Juarez-Garcia

Leticia Juarez-Garcia

Dated: 9/14/2009

Case 09-	33925 Doc	1 Filed 09/14/09	Entered 09/14/09 10:32	2:05 Desc Main
36G (Official Form 6G) (12	<b>/</b> 07)	Document	Page 35 of 54	

In re:	Leticia Juarez-Garcia	Case No.	
	Debtor		(If known)

### **SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

 $\hfill \square$  Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Antonio Gonzales 710 N. County St., Apt. 1 Waukegan, IL 60085	Month to month oral apartment lease

Case 09-33925	Doc 1	Filed 09/14/09 Document	Entered 09/14/09 10:32:05 Page 36 of 54	Desc Main	
B6H (Official Form 6H) (12/07)		Boodinon	rage of or or		
In re: Leticia Juarez-Garcia			Case No.		
		Debtor	<del></del> ,	(If known)	
	SC	HEDULE H	- CODEBTORS		
☑ Check this box if debtor has	no codebtors				
			1		
NAME AND ADDRESS OF CODEBTOR			NAME AND ADDRESS O	NAME AND ADDRESS OF CREDITOR	

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main B6I (Official Form 6I) (12/07) Document Page 37 of 54

- (-				
In re	Leticia Juarez-Garcia		Case No.	
		Debtor		(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>single</b>	DEPENDENTS OF DEBTOR AND SPOUSE			
	RELATIONSHIP(S):		AG	E(S):
	son			11
Employment:	DEBTOR		SPOUSE	
Occupation uner	nployed			
Name of Employer				
How long employed				
Address of Employer				
INCOME: (Estimate of average or case filed)	projected monthly income at time	С	DEBTOR	SPOUSE
Monthly gross wages, salary, ar (Prorate if not paid monthly.)	nd commissions	\$	0.00 \$ 0.00 \$	
2. Estimate monthly overtime		\$		
<ul><li>3. SUBTOTAL</li><li>4. LESS PAYROLL DEDUCTION</li></ul>	IC.	\$	0.00 \$	
a. Payroll taxes and social se		\$	0.00 \$	
b. Insurance	oounly	\$	0.00	
c. Union dues		\$	0.00 \$	_
d. Other (Specify)		\$	0.00 \$	
5. SUBTOTAL OF PAYROLL DE	EDUCTIONS	\$	0.00 \$	
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	0.00 \$	
7. Regular income from operation	of business or profession or farm	<u> </u>		
(Attach detailed statement)		\$	<b>0.00</b> \$	
8. Income from real property		\$	0.00 \$	
Interest and dividends		\$	0.00 \$	
<ol> <li>Alimony, maintenance or supp debtor's use or that of dependent</li> </ol>	ort payments payable to the debtor for the dents listed above.	\$	0.00 \$	
11. Social security or other govern		•	4 2CE 00 o	
•	debtor and minor	\$ \$	1,365.88 \$	
<ul><li>12. Pension or retirement income</li><li>13. Other monthly income</li></ul>		Ψ	0.00 <sup>\$</sup>	
(Specify)		Φ	<b>0.00</b> \$	
		\$	· · · · · · · · · · · · · · · · · · ·	
14. SUBTOTAL OF LINES 7 THE		\$	1,365.88 \$	
15. AVERAGE MONTHLY INCO	ME (Add amounts shown on lines 6 and 14)	\$	<u>1,365.88</u> \$	
16. COMBINED AVERAGE MON totals from line 15)				<del>-</del>
17. Describe any increase or decr	ease in income reasonably anticipated to occur within	Statistical St	on Summary of Schedule ummary of Certain Liabili he filing of this documen	ties and Related Data)

Entered 09/14/09 10:32:05 Desc Main Case 09-33925 Doc 1 Filed 09/14/09 Document Page 38 of 54

**B6J (Official Form 6J) (12/07)** 

In re Leticia Juarez-Garcia	Case No.
Debtor	(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The differ from the deductions from income allowed on Form22A or 22C.	e average monthly expenses calculated on	
Check this box if a joint petition is filed and debtor's spouse maintains a separate house expenditures labeled "Spouse."	sehold. Complete a separate schedule of	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	450.00
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? Yes No ✓	-	
2. Utilities: a. Electricity and heating fuel	\$	120.00
b. Water and sewer	\$	40.00
c. Telephone	\$ <u></u>	50.00
d. Other Cable TV/Internet Services	\$	100.00
B. Home maintenance (repairs and upkeep)	\$	15.00
. Food	\$	500.00
5. Clothing	\$	60.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	0.00
B. Transportation (not including car payments)	\$	40.00
P. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	15.00
Charitable contributions	\$	10.00
1. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$ <u></u>	0.00
d. Auto	\$ <u></u>	0.00
e. Other	\$	0.00
2. Taxes (not deducted from wages or included in home mortgage payments)		
Specify)	\$	0.00
3. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be inclu	ided in the plan)	_
a. Auto	\$ <u></u>	0.00
b. Other	\$ <u></u>	0.00
4. Alimony, maintenance, and support paid to others	\$	0.00
5. Payments for support of additional dependents not living at your home	\$	0.00
6. Regular expenses from operation of business, profession, or farm (attach detailed state	ment) \$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Scholif applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	edules and, \$	1,410.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur with	nin the year following the filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$ <u></u>	1,365.88
b. Average monthly expenses from Line 18 above	\$	1,410.00
c. Monthly net income (a. minus b.)	\$	-44.12

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 39 of 54

Form 6 - Statistical Summary (12/07)

#### United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Leticia Juarez-Garcia	Case No.	
	Debtor	Chapter 7	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 1,227.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 1,227.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 1,365.88
Average Expenses (from Schedule J, Line 18)	\$ 1,410.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 1,365.88

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 40 of 54

### United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Leticia Juarez-Garcia	Case No.	
	Debtor	, Chapter <b>7</b>	

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 1,227.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$36,949.88
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$36,949.88

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 41 of 54

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Leticia Juarez-Garcia	Case No.	
	Debtor	Chapter <b>7</b>	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	2	\$ 105.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 1,227.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	9		\$ 36,949.88	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,365.88
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 1,410.00
TOTAL		20	\$ 105.00	\$ 38,176.88	

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 42 of 54

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Leticia Juarez-Garcia	Case No.	
	Debtor		(If known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.				
Date:	Date: 9/14/2009 Signature: s/ Leticia Juarez-Garcia			ia	
		•	Leticia Juarez-Garcia		
				Debtor	
		[If joint case	e, both spouses must sign]		

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 43 of 54

B7 (Official Form 7) (12/07)

## UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

		Eastern Division		
In re:	re: Leticia Juarez-Garcia		Case No.	
		Debtor ,		(If known)

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
10,588.00	Disability/SSI	01/01/07 - 12/31/07
15,480.00	Disability/SSI	01/01/08 - 12/31/08
10,920.00	Disability/SSI	01/01/09 - 08/31/09

#### 2. Income other than from employment or operation of business

None **☑**  State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF	AMOUNT	AMOUNT
	PAYMENTS	PAID	STILL OWING

Antonio Gonzales 06/01/09 - 450.00 1,350.00 710 N. County Street 07/01/09 - 450.00

Waukegan, IL 60085 08/01/09 - 450.00

None  $\mathbf{\Lambda}$ 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS**  **AMOUNT** PAID OR VALUE OF **TRANSFERS**  **AMOUNT** STILL **OWING** 

2

None  $\mathbf{\Delta}$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT**  **AMOUNT** PAID

**AMOUNT** STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** 

AND CASE NUMBER **Arrow Financial Services LLC**  NATURE OF PROCEEDING Consumer debt collection

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

Pendina

vs. Leticia Juarez-Garcia 09 SC 995

action

18 N. County St. Waukegan, IL 60095

**Lake County Circuit Court** 

None  $\mathbf{\Lambda}$ 

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **PROPERTY SEIZURE** 

#### 5. Repossessions, foreclosures and returns

None  $\mathbf{\Delta}$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION NAME AND ADDRESS FORECLOSURE SALE, AND VALUE OF **PROPERTY** OF CREDITOR OR SELLER TRANSFER OR RETURN

#### 6. Assignments and receiverships

None 

✓

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

3

NAME AND ADDRESS DATE OF ASSIGNMENT
OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None **✓** 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	NAME AND ADDRESS		DESCRIPTION
NAME AND ADDRESS	OF COURT	DATE OF	AND VALUE OF
OF CUSTODIAN	CASE TITLE & NUMBER	ORDER	PROPERTY

#### 7. Gifts

None **☑**  List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE OF
OR ORGANIZATION	IF ANY	OF GIFT	GIFT

#### 8. Losses

None **☑**  List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION	DESCRIPTION OF CIRCUMSTANCES AND, IF	
AND VALUE OF	LOSS WAS COVERED IN WHOLE OR IN PART	DATE OF
PROPERTY	BY INSURANCE, GIVE PARTICULARS	LOSS

Document Page 46 of 54

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Atlanta, GA 30303

Consumer Cr. Couns. Srv. of Greater Atl. 140 Carnegie Way

**Rawles & Maitland** 325 Washington St., Ste. 301 Waukegan, IL 60085-5526

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

08/28/09 payment by debtor

02/28/09 - \$1,000 and

07/31/09 - \$500.00 payment received from debtor

AMOUNT OF MONEY OR DESCRIPTION AND VALUE

4

OF PROPERTY

\$1,500.00

\$50.00

#### 10. Other transfers

None  $\mathbf{\Lambda}$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY

**TRANSFERRED** 

AND VALUE RECEIVED

None Ø

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

DATE

NAME OF TRUST OR OTHER **DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

#### 11. Closed financial accounts

None  $\mathbf{\Delta}$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE **AMOUNT AND** DATE OF SALE **OR CLOSING** 

#### 12. Safe deposit boxes

None **✓**  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS NAMES AND ADDRESSES DESCRIPTION DATE OF TRANSFER
OF BANK OR OF THOSE WITH ACCESS OF OR SURRENDER,
OTHER DEPOSITORY TO BOX OR DEPOSITOR CONTENTS IF ANY

#### 13. Setoffs

None **☑**  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR SETOFF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE

OF OWNER OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None **☑** 

Ø

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None **☑**  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

5

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None  $\mathbf{Z}$ 

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

DATE OF SITE NAME AND NAME AND ADDRESS **ENVIRONMENTAL ADDRESS** LAW

OF GOVERNMENTAL UNIT

NOTICE

6

None  $\mathbf{\Lambda}$ 

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

None  $\mathbf{V}$ 

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS **DOCKET NUMBER** STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

## 18. Nature, location and name of business

None  $\square$ 

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses. and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or

equity securities within the six years immediately preceding the commencement of this case. LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL NAME

TAXPAYER-I.D. NO.

NATURE OF **BEGINNING AND ENDING** BUSINESS

DATES

7

(ITIN)/ COMPLETE EIN

None  $\square$ 

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS** 

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature Date 9/14/2009 s/ Leticia Juarez-Garcia of Debtor Leticia Juarez-Garcia

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 50 of 54

B 8 (Official Form 8) (12/08)

### **UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division**

In re	Leticia Juarez-Garcia	Case No.	
	Debtor	_	Chapter 7

## **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Property No. 1		
Creditor's Name: None	Describe Propert	y Securing Debt:
Property will be <i>(check one)</i> :  Surrendered	☐ Retained	
If retaining the property, I intend to ( Redeem the property Reaffirm the debt	check at least one):	
Other. Explain	(for example, avo	id lien using 11 U.S.C. § 522(f))
Property is <i>(check one)</i> :  Claimed as exempt  Not claimed as exempt		
☐ Claimed as exempt	☐ Not claimed as €	exempt
PART B – Personal property subject to	o unexpired leases. (All three columns of	
PART B – Personal property subject to each unexpired lease. Attach additiona	o unexpired leases. (All three columns of	

B 203 (12/94)

#### UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

	Eastern Di	VISIOII	
In re:	Leticia Juarez-Garcia	Case No.	
	Debtor	Chapter 7	
	DISCLOSURE OF COMPEN FOR DE		
and paid	suant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I that compensation paid to me within one year before the filing of the petit to me, for services rendered or to be rendered on behalf of the debtor(s) nection with the bankruptcy case is as follows:	ion in bankruptcy, or agreed to be	
	For legal services, I have agreed to accept	\$	1,500.00
	Prior to the filling of this statement I have received	\$	1,500.00
	Balance Due	\$	0.00
2. The	source of compensation paid to me was:		
	☐ Debtor ☐ Other (specify)		
3. The	e source of compensation to be paid to me is:		
	□ Debtor □ Other (specify)		
4. 🗹	I have not agreed to share the above-disclosed compensation with an of my law firm.	y other person unless they are members and associa	ates
	I I have agreed to share the above-disclosed compensation with a person my law firm. A copy of the agreement, together with a list of the name attached. eturn for the above-disclosed fee, I have agreed to render legal service for cluding:	s of the people sharing in the compensation, is	
a)	Analysis of the debtor's financial situation, and rendering advice to the a petition in bankruptcy;	e debtor in determining whether to file	
b)	Preparation and filing of any petition, schedules, statement of affairs,	and plan which may be required;	
c)	Representation of the debtor at the meeting of creditors and confirmat	ion hearing, and any adjourned hearings thereof;	
d)	[Other provisions as needed] None		
6. By a	agreement with the debtor(s) the above disclosed fee does not include th <b>None</b>	e following services:	
	CERTIFICA	TION	
	ertify that the foregoing is a complete statement of any agreement or arrasentation of the debtor(s) in this bankruptcy proceeding.	ngement for payment to me for	
Dated	d: <u>9/14/2009</u>		
	<u>s/Laura J.</u> Laura J. M	Maitland aitland, Bar No. 6280521	

Rawles & Maitland
Attorney for Debtor(s)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <a href="mailto:before">before</a> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

B 201 Page 2

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### Certificate of the Debtor

I, the debtor, affirm that I have received and read this notice.		
Leticia Juarez-Garcia	Xs/ Leticia Juarez-Garcia	9/14/2009
Printed Name of Debtor	Leticia Juarez-Garcia	
Case No. (if known)	Signature of Debtor	Date

Case 09-33925 Doc 1 Filed 09/14/09 Entered 09/14/09 10:32:05 Desc Main Document Page 54 of 54

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Leticia Juarez-Garcia Case No.

Debtor. Chapter 7

#### STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor
Six months ago	\$ <u>1,365.88</u>
Five months ago	\$ <u>1,365.88</u>
Four months ago	\$ <u>1,365.88</u>
Three months ago	\$ <u>1,365.88</u>
Two months ago	\$ <u>1,365.88</u>
Last month	\$ <u>1365.88</u>
Income from other sources	\$0.00
Total net income for six months preceding filing	\$ <b>8,195.28</b>
Average Monthly Net Income	\$ <u>1,365.88</u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Dated:	9/14/2009	
		s/ Leticia Juarez-Garcia
		Leticia Juarez-Garcia
		Debtor